

United States Bankruptcy Court
District of New Hampshire

In re:
Anthony A. Merullo
Debtor

Case No. 12-13875-BAH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0102-1

User: dcs
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

Date Rcvd: Apr 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 26, 2018.

db Anthony A. Merullo, P. O. Box 548, Epsom, NH 03234-0548
r +Allison James Estates & Homes/Gene Fennelly & Asso, 163 Amherst Street,
Nashua, NH 03064-1367
acc +Spead Tax Group, PLLC, 50 Lake View Drive, New Hampton, NH 03256-4622
2585707 Balanced Healthcare Receivables, 141 Burke St, Nashua, NH 03060-4757
2585708 Benuck & Rainy, Inc., 399 US Highway 4, Barrington, NH 03825
2585711 Capital One Bank (USA) NA, PO Box 12907, Norfolk, VA 23541-0907
2585712 +Concord Eye Care PC, 248 Pleasant St, Concord, NH 03301-7513
2585713 +Concord Imaging Center, 248 Pleasant St, Concord, NH 03301-7562
2585717 Electromedical Associates, Inc., PO Box 473, Amherst, NH 03031-0473
2585721 Goldman Sachs Mortgage Company, Bankruptcy Dept., Ocwen Loan Ser.,,
1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
2585722 +Gragil Associates, 29 Winter St, Pembroke, MA 02359-4949
2585723 HSBC, MRC, PO Box 115, Dekalb, IL 60115-0115
2585727 Joe Coulp, 106 Dover Neck Rd, Dover, NH 03820-4931
2585730 Medical-Elliott Physicians Network, 40 Buttrick Rd, Londonderry, NH 03053-3381
2585731 Merullo, Deyise L., PO Box 7068, Loudon, NH 03307-7068
2585732 Mundaca Investment Corp., C/O Haughey, Philpot & Laurent, P.A, 816 N Main St,
Laconia, NH 03246-2603
2585733 New England Brace Co., Inc., 15 Nelson St Ste 1, Manchester, NH 03103-2706
2585736 Schechtman Halperin Savage, LLP, 1080 Main St, Pawtucket, RI 02860-4847
2585737 Scot Schmid, 675 N Pembroke Rd, Pembroke, NH 03275-3818
2585881 +State of New Hampshire, Dept. of Employment Security, Attn: Arnold Rocklin-Weare,
32 South Main Street, Concord, NH 03301-4817
2640232 +Town of Hudson, Town Clerk/Tax Collector, 12 School Street, Hudson, NH 03051-4249
2713365 eCast Settlement Corp, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

2585709 +EDI: CAPITALONE.COM Apr 24 2018 22:48:00 Capital One, P. O. Box 30281,
Salt Lake City, UT 84130-0281
2585710 EDI: CAPITALONE.COM Apr 24 2018 22:48:00 Capital One Bank (USA) NA, PO Box 71083,
Charlotte, NC 28272-1083
2593674 +EDI: BASSASSOC.COM Apr 24 2018 22:48:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, Az 85712-1083
2585716 EDI: DISCOVER.COM Apr 24 2018 22:48:00 Discover Financial Services LLC, PO Box 15316,
Wilmington, DE 19850-5316
2585714 E-mail/Text: Conifer-DH-Bankruptcy.Notification@coniferhealth.com Apr 24 2018 18:40:58
Dartmouth Hitchcock Clinic, PO Box 10547, Bedford, NH 03110-0547
2585715 EDI: DISCOVER.COM Apr 24 2018 22:48:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
2585718 EDI: FSAE.COM Apr 24 2018 22:49:00 Firstsource Advantage LLC, 205 Bryant Woods S,
Amherst, NY 14228-3609
2585719 EDI: RMSC.COM Apr 24 2018 22:48:00 GE Capital Retail Bank, Attn: Bankruptcy Dept.,
P. O. Box 960061, Orlando, FL 32896-0061
2585720 EDI: RMSC.COM Apr 24 2018 22:48:00 GE Money Bank/Care Credit, P. O. Box 965036,
Orlando, FL 32896-5036
2585724 EDI: HFC.COM Apr 24 2018 22:48:00 HSBC Best Buy, PO Box 5253,
Carol Stream, IL 60197-5253
2585725 EDI: IRS.COM Apr 24 2018 22:48:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
2585734 Fax: 407-737-5634 Apr 24 2018 19:09:35 Ocwen Loan Servcing LLC,
1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
2618015 EDI: PRA.COM Apr 24 2018 22:48:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
2838785 +EDI: PRA.COM Apr 24 2018 22:48:00 PRA Receivables Management LLC, PO box 41067,
Norfolk VA 23541-1067
2585735 EDI: PRA.COM Apr 24 2018 22:48:00 Portfolio Recovery Asso. LLC, PO Box 41067,
Norfolk, VA 23541-1067
2585738 EDI: SEARS.COM Apr 24 2018 22:48:00 SEARS/CBNA, PO Box 6282,
Sioux Falls, SD 57117-6282
2585880 E-mail/Text: mdelorey@labor.state.nh.us Apr 24 2018 18:40:57 Wage and Hour Administrator,
NH Department of Labor, PO Box 2076, Concord, NH 03302-2076

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

2590005 Denyse Merullo
2585739* Balanced Healthcare Receivables, 141 Burke St, Nashua, NH 03060-4757
2585740* Benuck & Rainy, Inc., 399 US Highway 4, Barrington, NH 03825
2585741* +Capital One, P. O. Box 30281, Salt Lake City, UT 84130-0281
2585743* Capital One Bank (USA) NA, PO Box 12907, Norfolk, VA 23541-0907
2585742* Capital One Bank (USA) NA, PO Box 71083, Charlotte, NC 28272-1083
2585744* +Concord Eye Care PC, 248 Pleasant St, Concord, NH 03301-7513
2585745* +Concord Imaging Center, 248 Pleasant St, Concord, NH 03301-7562

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***** BYPASSED RECIPIENTS (continued) *****

2585748* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial Services LLC, PO Box 15316,
Wilmington, DE 19850-5316)

2585746* Dartmouth Hitchcock Clinic, PO Box 10547, Bedford, NH 03110-0547

2585747* Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

2585749* Electromedical Associates, Inc., PO Box 473, Amherst, NH 03031-0473

2585750* Firstsource Advantage LLC, 205 Bryant Woods S, Amherst, NY 14228-3609

2623168* GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661

2585751* GE Capital Retail Bank, Attn: Bankruptcy Dept., P. O. Box 960061, Orlando, FL 32896-0061

2585752* GE Money Bank/Care Credit, P. O. Box 965036, Orlando, FL 32896-5036

2585753* Goldman Sachs Mortgage Company, Bankruptcy Dept., Ocwen Loan Ser.,
1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493

2585754* +Gragil Associates, 29 Winter St, Pembroke, MA 02359-4949

2585755* HSBC, MRC, PO Box 115, Dekalb, IL 60115-0115

2585756* HSBC Best Buy, PO Box 5253, Carol Stream, IL 60197-5253

2585726* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P. O. Box 9502, Portsmouth, NH 03802)

2585758* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P. O. Box 9502, Portsmouth, NH 03802)

2585757* Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,
Philadelphia, PA 19101-7346

2585759* Joe Coulp, 106 Dover Neck Rd, Dover, NH 03820-4931

2585760* John S. McNicholas, Esq., Korde & Associates, P.C., 321 Billerica Rd Ste 210,
Chelmsford, MA 01824-4100

2585761* Medical Financial Solutions, PO Box 50868, Kalamazoo, MI 49005-0868

2585762* Medical-Elliott Physicians Network, 40 Buttrick Rd, Londonderry, NH 03053-3381

2585763* Merullo, Deyise L., PO Box 7068, Loudon, NH 03307-7068

2585764* Mundaca Investment Corp., C/O Haughey, Philpot & Laurent, P.A., 816 N Main St,
Laconia, NH 03246-2603

2585765* New England Brace Co., Inc., 15 Nelson St Ste 1, Manchester, NH 03103-2706

2585766* Ocwen Loan Servcing LLC, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493

2585767* Portfolio Recovery Asso. LLC, PO Box 41067, Norfolk, VA 23541-1067

2585770* SEARS/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282

2585768* Schechtman Halperin Savage, LLP, 1080 Main St, Pawtucket, RI 02860-4847

2585769* Scot Schmid, 675 N Pembroke Rd, Pembroke, NH 03275-3818

2585728 ##John S. McNicholas, Esq., Korde & Associates, P.C., 321 Billerica Rd Ste 210,
Chelmsford, MA 01824-4100

2585729 ##Medical Financial Solutions, PO Box 50868, Kalamazoo, MI 49005-0868

TOTALS: 1, * 34, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 24, 2018 at the address(es) listed below:

Joel Jay Rogge on behalf of Debtor Anthony A. Merullo jjrogge@comcast.net,
wendymbell@comcast.net

Lawrence P. Sumski SumskiCh13@gmail.com

Michael T. McCormack on behalf of Creditor IRS michael.mccormack2@usdoj.gov,
faye.guilmette@usdoj.gov; joanie.hederman@usdoj.gov; usanh.ecfcivil@usdoj.gov; francine.conrad@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Office of the U.S. Trustee USTPRegion01.MR.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:					
Debtor 1	Anthony A. Merullo			Social Security number or ITIN	xxx-xx-4189
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Hampshire Live Database					
Case number: 12-13875-BAH					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony A. Merullo

April 24, 2018

By the court: /s/ Bruce A. Harwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.